

United States Bankruptcy Court

District of Utah

Case No. 10-30970

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew Lewis Van Noy
PO Box 134
Provo, UT 84606

Social Security No.:
xxx-xx-1402

Employer's Tax I.D. No.:

Petition date: 8/12/10

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/16/10

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 1088-2
Case: 10-30970User: bfg
Form ID: rab18Page 1 of 2
Total Noticed: 51

Date Rcvd: Nov 16, 2010

The following entities were noticed by first class mail on Nov 18, 2010.

db +Andrew Lewis Van Noy, PO Box 134, Provo, UT 84603-0134
 aty +Jody L. Howe, Utah Bankruptcy Professionals, P. C., 9227 South 1300 East, Sandy, UT 84094-3127
 7292574 Alan Gibson, 2080 Delmont Dr, Salt Lake City UT 84117-5221
 7194038 Chase, Capital Management Services, LP 726 Exch, Buffalo, NY 14210
 7194041 +Craig McIlroy, 7121 Lionshead Parkway, Littleton, CO 80124-9574
 7292575 Dave Burton, 11218 Crescentridge Cir, South Jordan UT 84095-4066
 7194044 Express Recovery Services, INC., Edwin B. Parry PO Box 25727, Salt Lake City, UT 84125-0727
 7194046 FMS INC., PO BOX 707600, Tulsa, OK 74170-7600
 7292576 Glen Murray, 292 Alfred Dr, Tooele UT 84074-9678
 7194047 Grantsville City Corporation, 429 East Main Street, Provo, UT 84603
 7292577 +Harold Archer, 1767 E Indigo St, Mesa AZ 85203-2832
 7292578 James and Susan Chase, 1478 W 11150, South Jordan UT 84095-2210
 7292579 Jeff Smith, 111 S 1250 E, Logan UT 84321-4987
 7194052 +Jordan Fed Credit Unio, 9260 S 300 E, Sandy, UT 84070-2917
 7292580 Josh Chase, 15114 Eagle Chase Dr, Draper UT 84020-5712
 7194054 +Michael Pruitt and Miriam Pruitt, 500 Eagle Gate Tower 60 East South Templ, Salt Lake City, UT 84111-1026
 7194058 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Rc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
 7194057 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541)
 7194059 +Richard J. Armstrong, 500 Eagle Gate Tower 60 East South Templ, Salt Lake City, UT 84111-1026
 7292581 +Rick Guritzky, 2602 w 4400 s, Weston ID 83286-5172
 7194060 Robert Lerma and Angelica Lerma, Wood Crapo, Richard J. Armstrong 500 Eag, Salt Lake City, UT 84111
 7194061 +Scott and Penny Broussard, 2949 Manorcrest Court, Salt Lake City, UT 84121-3457
 7194062 State Farm Fire and Casualty Company, 1555 Promontory Circle, Greeley, CO 80638-0001
 7194065 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284
 7194068 Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
 7194069 +Uheaa, PO Box 145108, Salt Lake City, UT 84114-5108
 7194070 +Uheaa/sbr Co, 60 S 400 W, Salt Lake City, UT 84101-1284
 7194071 Us Bank, Shelard Plaza County Rd18, St Louis Park, MN 55426
 7194072 +Us Bank/na Nd, 101 5th St E Ste A, Saint Paul, MN 55101-1860
 7194073 Us Bank/na Nd, Cb Disputes, St Louis, MO 63116

The following entities were noticed by electronic transmission on Nov 17, 2010.

tr +EDI: QPGJONES.COM Nov 16 2010 22:53:00 Philip G. Jones tr, 853 West Center Street, Orem, UT 84057-5201
 7194034 +EDI: ACCE.COM Nov 16 2010 22:53:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
 7194035 +EDI: BANKAMER2.COM Nov 16 2010 22:53:00 Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
 7194036 +EDI: BANKAMER2.COM Nov 16 2010 22:53:00 Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054
 7224118 EDI: RECOVERYCORP.COM Nov 16 2010 22:53:00 Capital Recovery IV LLC, Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7194037 +EDI: CHASE.COM Nov 16 2010 22:53:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 7194039 +EDI: CITICORP.COM Nov 16 2010 22:53:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 7194040 +EDI: CITICORP.COM Nov 16 2010 22:53:00 Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
 7194043 EDI: DISCOVER.COM Nov 16 2010 22:53:00 Discover Fin, Po Box 15316, Wilmington, DE 19850
 7194042 +EDI: DISCOVER.COM Nov 16 2010 22:53:00 Discover Fin, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 7194049 +EDI: HFC.COM Nov 16 2010 22:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 7194048 +EDI: HFC.COM Nov 16 2010 22:53:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
 7194051 +EDI: HFC.COM Nov 16 2010 22:53:00 Hsbc Best Buy, Pob 15521, Wilmington, DE 19850-5521
 7194050 +EDI: HFC.COM Nov 16 2010 22:53:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263
 7194053 +EDI: RESURGENT.COM Nov 16 2010 22:53:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
 7194055 +E-mail/Text: rrichardson@macu.com Mountain America Cu, 180 E 100 S, Salt Lake City, UT 84139-1502
 7194056 +E-mail/Text: jhancock@americanafirst.com Mountain High Federal, 90 West Center Street, Spanish Fork, UT 84660-2019
 7194058 EDI: PRA.COM Nov 16 2010 22:53:00 Portfolio Rc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
 7194057 EDI: PRA.COM Nov 16 2010 22:53:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
 7194063 +EDI: WTRRRNBANK.COM Nov 16 2010 22:53:00 Target, Po Box 9475, Minneapolis, MN 55440-9475
 7194064 +EDI: WTRRRNBANK.COM Nov 16 2010 22:53:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 7194066 +EDI: WTRRRNBANK.COM Nov 16 2010 22:53:00 Tnb-visa, Po Box 673, Minneapolis, MN 55440-0673
 7194074 +EDI: WFFC.COM Nov 16 2010 22:53:00 Wells Fargo Bank, P.o. Box 5445, Portland, OR 97228-5445

TOTAL: 23

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***** BYPASSED RECIPIENTS (continued) *****
***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
7194067 Toyota Motor Credit Co, Must call 800-874-8822 for mailing addre

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2010

Signature:

